

# Covered Does **NOT** mean “PAID IN FULL”

## DO YOU KNOW WHAT YOUR INSURANCE OUT-OF-POCKET COSTS ARE?

### DEDUCTIBLE



The amount you must pay for covered healthcare services before your health insurance kicks in.

Example:  
If Luke's deductible is \$2,000 his insurance won't pay for anything until he has paid \$2,000 for covered health care costs. If he requires hospitalization that costs \$3,000, he would pay the \$2,000 deductible, and the plan would pay for a portion of the remaining \$1,000 (based on Luke's plan specifics).

### COINSURANCE



The percentage of the bill you pay for a covered product or service.

Example:  
Let's say Tony visits his in-network doctor when he's ill. He has already met his deductible, and his plan now requires a 20 percent coinsurance. The cost of his insurance plan's contracted rate is \$150, he owes \$30. His insurance company will pay the rest.

### COPAYMENT



Set dollar amount you pay for a covered product or service.

Example:  
Sara has a \$20 copay for visits with her primary care physician (PCP) and a \$40 copay for urgent care visits. What does that mean? She will pay \$20 for every doctor visit and \$40 every time she goes to urgent care.

**Most insurance plans require patient OUT-OF-POCKET costs for deductible, coinsurance and/or copayment.**

**Patients will be billed for all OUT-OF-POCKET costs after your insurance company has processed your claim**

**Your insurance plan is a contract between you and your insurance company. If you want to know your coverage, please contact your insurance company.**

**SCREENING MAMMOGRAPHY** – If criteria is met, there will be NO out-of-pocket cost  
**SCREENING BONE DENSITY** – If criteria is met, there will be NO out-of-pocket cost  
**SCREENING BREAST ULTRASOUNDS** – Out-of-pocket cost will be decided by your insurance company